

"BA", which requires set "B" to be present in order for set "A" to cause damages to occur does not exist at this house.

It would be tempting to try and draw a dividing line at the so-called high water line and attribute all damages from this line and below to flood waters and all damages above the line to windstorm. However, this simplistic explanation will not answer the question of which "set" caused the other damage or caused the mechanisms of structural failures to occur. Only a thorough forensic engineering evaluation of the structural forces upon the building and the sequence of such forces can explain the failures of the structural elements of the building which allowed the winds or the waters of the storm to do their damage.

There is no absolutely precise way to divide the damages caused by wind or water. The analyses I performed in Section 3 above clearly showed that the first cause of the destruction of the house was due to the windstorm early on in the storm. The later storm waters then did little further structural damage.